United States Bankruptcy Court Eastern District of New York

In re:
Dominick Ammirato
Debtor

Case No. 17-46254-cec Chapter 7

CERTIFICATE OF NOTICE

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Mar 09, 2018.
db
                  Dominick Ammirato,
                                        61 Vassar St,
                                                          Staten Island, NY 10314-6003
                  NYC Department of Finance,
Brooklyn, NY 11201-3719
                                                 345 Adams Street, Office of Legal Affairs,
smq
smg
                                                    Attn: Insolvency Unit,
                 +NYS Unemployment Insurance,
                                                                              Bldg. #12, Room 256,
                   Albany, NY 12240-0001
9146695
                  Associated Credit Servives Inc, 115 Flanders Rd Ste 140, Westborough, MA 01581-1087
                  Christopher Nalley, Esq., 432 Forest Ave, Staten Island, NY 10301-2640 Citicards Chna, Citicorp Credit Svc/Centralized Bankrupt, PO Box 790040, Saint Louis, MO 63179-0040
9146698
9146700
                  Eos Cca, PO Box 981008, Boston, MA 02298-1008
9146704
                  FH Cann T Associates Inc,
                                                 1600 Osgood St Ste 20-2, North Andover, MA 01845-1048
9146705
                                          c/o Mullooly Jeffrey Rooney & Flynn,
9146706
                  FIA Card Services,
                                                                                       6851 Jericho Tpke Ste 220,
                   Syosset, NY 11791-4449
                 Jacqueline Ammirato, 161 Burgher Ave, Staten Island, NY 10304-4025
Marilena Ruocchio, 123 Erika Loop, Staten Island, NY 10312-6661
+Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
Staten island University Hospital, PO Box 29772, New York, NY 10087-9772
9146708
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                  U-Store Self Storage, 1690 South Ave, Staten Island, NY 10314-3416
9146719
                  U.S. Bank National Association, c/o Portfolio Recovery Assoc., 100 Park Ave Rm 1600,
                  New York, NY 10017-5538
9146716
                 regional claims recovery service, PO Box 417460, Boston, MA 02241-7460
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                 +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Mar 07 2018 18:18:13
                   NYS Department of Taxation & Finance,
                                                                Bankruptcy Unit,
                                                                                    PO Box 5300,
                   Albany, NY 12205-0300
                 +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Mar 07 2018 18:17:21
smq
                   Office of the United States Trustee, Eastern District of NY (Brooklyn Office), U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
                  EDI: AMEREXPR.COM Mar 07 2018 23:13:00
                                                                           Correspondence, PO Box 981540,
9146693
                                                                 Amex,
                   El Paso, TX 79998-1540
                  EDI: AMEREXPR.COM Mar 07 2018 23:13:00
9146694
                                                                  Amex. PO Box 297871.
                  Fort Lauderdale, FL 33329-7871
EDI: BANKAMER.COM Mar 07 2018 23:13:00
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                                                                 Bk of Amer, PO Box 982238,
                   El Paso, TX 79998-2238
                                                                   Bank of America, NC4-105-03-14, PO Box 26012,
9146696
                  EDI: BANKAMER.COM Mar 07 2018 23:13:00
                   Greensboro, NC 27420-6012
                  EDI: IIC9.COM Mar 07 2018 23:13:00
Saint Paul, MN 55127-2557
                                                           CON EDISON,
9146701
                                                                              IC System,
                                                                                             444 Highway 96 E,
                                                                   Citi, PO Box 6241, Sioux Falls, SD 57117-6241 Discover Fin Svcs LLC, PO Box 15316,
9146699
                  EDI: CITICORP.COM Mar 07 2018 23:13:00
9146702
                  EDI: DISCOVER.COM Mar 07 2018 23:13:00
                   Wilmington, DE 19850-5316
                  EDI: DISCOVER.COM Mar 07 2018 23:13:00
                                                                   Discover Financial, PO Box 3025,
9146703
                   New Albany, OH 43054-3025
                  EDI: IIC9.COM Mar 07 2018 23:13:00
Saint Paul, MN 55164-0378
                                                              I C System Inc, PO Box 64378,
9146707
9146709
                  EDI: CBSKOHLS.COM Mar 07 2018 23:13:00
                                                                  Kohls/Capital One, Kohls Credit, PO Box 3043,
                   Milwaukee, WI 53201-3043
                 +EDI: CBSKOHLS.COM Mar 07 2018 23:13:00
9146710
                                                                  Kohls/capone,
                                                                                   N56 W 17000 Ridgewood Dr,
                  Menomonee Falls, WI 53051-7096
9146713
                  EDI: MID8.COM Mar 07 2018 23:13:00
                                                             Midland Credit Management Inc,
                   2365 Northside Dr Ste 300, San Diego, CA 92108-2709
                  EDI: PRA.COM Mar 07 2018 23:13:00
9146715
                                                             Portfolio Recov Assoc,
                                                                                         120 Corporate Blvd Ste 1,
                   Norfolk, VA 23502-4952
                  EDI: VERIZONEAST.COM Mar 07 2018 23:13:00
9146720
                                                                     VERIZON, 700 Longwater Dr,
                   Norwell, MA 02061-1624
                                                                                                        TOTAL: 16
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**** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

9146711 ##+Law office of Adelola Sheralynn Dow, P, 1110 South Ave Ste 66, Staten Island, NY 10314-3414
TOTALS: 0, * 0, ## 1

Addresses marked $^{\prime +\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 09, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2018 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com, theston@windelsmarx.com;ahollander@windelsmarx.com;n159@ecfcbis.com;jryan@windelsmarx.com Kevin B Zazzera on behalf of Debtor Dominick Ammirato kzazz007@yahoo.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

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Information to identify the case:		
Debtor 1	Dominick Ammirato	Social Security number or ITIN xxx-xx-8692
	First Name Middle Name Last Name	EIN
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN
		EIN
United States Bankruptcy Court Eastern District of New York		
Case number: 1-17-46254-cec		

Order of Discharge and Final Decree

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Dominick Ammirato aka Dominick J Ammirato

IT IS FURTHER ORDERED:

- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: March 7, 2018 <u>s/ Carla E. Craig</u> United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

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EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated:
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Official Form 318DF7